

REMARKS

Claims 17, 18, 20-22, 24-26, and 28-31 are pending in the above-identified application and were rejected. With this Amendment, claims 17, 21, 25, and 29-31 were amended. Accordingly, claims 17, 18, 20-22, 24-26, and 28-31 remain at issue.

I. 35 U.S.C. § 103 Obviousness Rejection of Claims

Claims 17, 18, 20-22, 24-26, and 28-31 were rejected under 35 U.S.C. § 103(a) as being unpatentable over *Fox et al.* (U.S. Patent No. 6,560,581) in view of *Hoffman et al.* (U.S. Patent No. 5,613,012). Applicant respectfully traverses this rejection.

Claims 17, 21, and 25 have been amended to clarify that the previously claimed “storage medium,” which is provided to verify the service request data and the digital signature data, is an external storage device connectable to the user terminal. This feature is described in the specification, which discloses the specific embodiment of an IC card 12, and describes that other recording medium may be used. (*See* pages 9-13; Figs. 5-6.)

Fox et al. is directed to an electronic commerce system that facilitates secure electronic commercial transactions over a communications system with communication units 24(a), 24(b), 24(c), and server 28 interconnected with each other via one or more communication systems. (col. 5, lines 62-64.) The participants register with a certified trusted authority and then are permitted to engage electronically in commercial activities. (col. 8, lines 21-24.) Following the registration process, the participants conduct commercial activity without interaction between the certified trusted authority. (col. 11, lines 30-35.)

Hoffman et al. is directed to a system to conduct transactions without the use of tokens, credit cards, badges, or identification card. (*See* col. 12, lines 28-35.) The token-less system is

based on a correlative comparison of a unique biometrics sample, such as finger print or voice recording, gathered directly from the person, with an authenticated biometrics sample obtained and stored previously. (See Abstract.)

Both *Fox et al.* and *Hoffman et al.* are devoid of any disclosure or suggestion that an external storage device connectable to a user terminal is provided to verify the service request data, as recited in claims 17, 21, and 25. Since neither *Fox et al.* nor *Hoffman et al.*, alone or in combination, disclose or suggest this limitation, it would not be obvious to derive claims 17, 21, and 25 from *Fox et al.* in view of *Hoffman et al.* Claims 18, 20, and 29 depend from claim 17, claims 22, 24, and 30 depend from claim 21, and claims 26, 28, and 31 depend from claim 25. Accordingly, Applicant respectfully requests withdrawal of this rejection.

II. Conclusion

In view of the above amendments and remarks, Applicant submits that all claims are clearly allowable over the cited prior art, and respectfully requests early and favorable notification to that effect.

Respectfully submitted,

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